

## **Exhibit E**

### Compilation Audio Recording Transcripts

## **February 8, 2018 Call Transcript**

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| Prerecorded Message | Thank you for choosing Marriott hotels! We would like to inform you that your confirmation number was drawn and you are entitled to receive a complimentary stay! For further details, press "0" now. If you don't wish to receive any additional offers, press -   |
| Sophia              | Hi, good afternoon. This is Sophia on behalf of the Grand Rivera Resort. Who do I have the pleasure of speaking with?   |
| Escano              | Hold on one sec.  |
| Sophia              | Hi, how are —   |
| Escano              | Hey, are you still there?   |
| Sophia              | Yes, sir. I'm still here.   |
| Escano              | Just give me one second here.<br><br>Alright, sorry about that. This is Ruben.  |
| Sophia              | How are you today?  |
| Escano              | Good. How are you?  |
| Sophia              | I'm fine, sir. Thanks for asking. Well, sir, I am showing here that we do have a couple of vacation package left in your area code. Please understand that I can only hold this until the end of the phone call since this is at a promotional price. Grab a pen and paper so I can give you the details of your vacation package, okay?  |
| Escano              | Okay.   |
| Sophia              | The idea behind the promotion is to help bring you to Mexico and that you enjoy its fabulous all-inclusive vacation. We know that once you experience our five-star service, you will travel with us again in the future. Most important, you will tell all of your friends and family members what a great time you had, which will give us great word-of-mouth advertising as well. Does that make sense? |
| Escano              | Yeah.   |
| Sophia              | All we ask in return is for you to take a tour of our resorts and all the amenities that we have to offer. Keep in mind that you will have a full two and half years to travel, so don't concern yourself with travel dates or who you will be bringing with you. Fair enough?  |

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|        | Hello?   |
| Escano | Yeah, I'm still here. I just need to get a pencil. I want to write this, get some information. I wanted details. Give me one second.   |
| Sophia | Okay.  |
| Escano | Sorry, I'm still trying to get this thing.   |
| Sophia | Okay.  |
| Escano | Okay. You still there?   |
| Sophia | Yes, sir. I'm still here.  |
| Escano | Okay, sorry about that. I got a pen now. Alright, you can go ahead.  |
| Sophia | Okay, now, sir, are you over the age of 25? To check into the resort, you do have a valid credit or debit card in your name, I assume?   |
| Escano | Yeah, yeah.  |
| Sophia | Have you been to Mexico before?  |
| Escano | I haven't. How long would the trip be? Like do—is it a set time or, how many... How many nights...   |
| Sophia | The trip is for six days, six days and five nights, sir.   |
| Escano | Okay, that's good.   |
| Sophia | Okay, where you will be staying at the Bluebay Grand Esmeralda. That is one of the finest hotels here in the Riviera Maya, Mexico, where you can experience the ultimate in five-star luxury, surrounded by a large jungle and the stunning shore lines of the Caribbean Sea. Allowing guests a comfortable and unique way of enjoying the fine sand and clear waters. There are a total of 979 elegant and spacious rooms offering the ultimate in luxury for the perfect stay. Since the vacations are all inclusive, you will get a wristband upon check in, and you can put your wallet away because everything is included, such as unlimited breakfast, lunch, dinner and snacks, three unlimited premium and domestic liquors, non-alcoholic beverages, room services and other tips and taxes are included. There are all sorts of amenities to enjoy, six gourmet restaurants, four bars and a fantastic kid's club. You will also receive up to a 40% discount on [unintelligible] excursions, including trips to the Mayan ruins, swimming with dolphins, and you can also simply relax on the white sandy beaches. Now the vacation is for two |

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|        | adults and two children 12 and under, if any. Who do you normally travel with?  |
| Escano | I'll probably go by myself, you know, spend some time. I'm going to Mexico, why not relax?  |
| Sophia | Okay, okay. Well, what do you like to do on your vacation, sir?   |
| Escano | Absolutely nothing. Sit by the beach.   |
| Sophia | Okay, well, all of our resorts are beautiful beachfront properties where you can enjoy the great view, get some rest and relaxation, we offer you a renewal spa, world class spa, hydrotherapy and aromatherapy station, and of course you can enjoy a wonderful Swedish massage, okay?   |
| Escano | Yeah.   |
| Sophia | Keep in mind that we also have fine dining in any of our six restaurants, casinos, bars. Okay?  |
| Escano | Okay.   |
| Sophia | To register with us today, sir, as a bonus, you will be receiving a second vacation for the most travelled destination in the Caribbean, Punta Cana in Dominican Republic, where you will stay for six days and five nights. The Reserve at Paradisus Punta Cana resort all-inclusive, features a private beach, a full service spa, five other pools, a casino, a nightclub and a children's pool. Sounds great, doesn't it? |
| Escano | Yeah, yeah, it is.  |
| Sophia | Okay. Your responsibilities...  |
| Escano | Hello? Hello? I can't hear you. Hold on. Hello?   |

## **February 8, 2018 Return Call Transcript**

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| Lucia                     | Hi, good afternoon, sir. This is Lucia, I'm sorry that we had a bad connection.  |
| Escano                    | Oh yeah, yeah I was wondering what was going on.   |
| Lucia                     | OK, now sir, as I was saying, let me [unintelligible] the package for you okay?  |
| Escano                    | Okay.  |
| Lucia                     | Sir, that is six days five nights all-inclusive at the BlueBay Grand Esmeralda in Mexico. Six days five nights all-inclusive at the Reserve at Paradisus in Punta Cana. You have 18 months from today's date to take your first vacation with an additional 12 months to take your second vacation. That's a total of two and a half years and they're 100% extendable. This will give you time to plan when you want to go and who you will be bringing with you. These vacations are also transferable. If you cannot use them for any reason, you can sell them or give them away to a family member or a friend as a great gift. They're also open-dated with no blackout dates, so you can travel whenever you want as long as you give us a 45-day advance notice of your required travel dates. The retail price of these vacations is over \$3,499 US dollars. However, after we apply your 2,500 discount to the price of these vacations and in exchange for you touring our resorts, this comes out to only 999. But that is not per person or per vacation. The 999 will cover for two adults, two children, on both vacations with all-inclusive accommodations. Now we do accept MasterCard, Visa, American Express and Discover. Which card will you be using to secure your vacations? |
| Escano                    | Either American Express or Visa, what's the.... so I would pay for it now?   |
| Lucia                     | Ok, sir the only two reasons someone would pass on this promotion: is this a financial issue or too good to be true?   |
| Escano                    | So you want me to- I would pay for it right now is that how it would work?   |
| Lucia                     | Yes sir, we do require a financial commitment.   |
| Escano                    | Okay   |
| Lucia                     | Okay. Let me-  |
| Escano                    | So is this Marriott or is this, what's the company that I'm buying from?   |
| Lucia                     | No sir, this is not the Marriott. We are Gold Coast commerce members of the RCI, and we are linking up with the RCI with the Marriott and [unintelligible] timeshare.  |
| Escano                    | You have to repeat that. The RCI? What's the RCI?  |
| Man's Voice in Background | We are Gold Coast members....  |
| Lucia                     | We are Gold Coast members of RCI.  |

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| Man's Voice in Background | That's the Resorts....  |
| Lucia                     | That's the Resorts Condominiums International.  |
| Man's Voice in Background | We are affiliated....   |
| Lucia                     | We are affiliated....   |
| Man's Voice in Background | -with Marriott....  |
| Lucia                     | -with Marriott....  |
| Man's Voice in Background | -through timeshare.   |
| Lucia                     | -through timeshare.   |
| Escano                    | So, but what's the name of your company?  |
| Lucia                     | The Grand Riviera Resorts.  |
| Escano                    | Oh, ok the Grand Riviera  |
| Man's Voice in Background | A marketing division under RCI.   |
| Lucia                     | Yes, sir?   |
| Escano                    | So which is the name of the resort in Mexico that would be my first trip?   |
| Lucia                     | Oh the first that is the Blue Bay Grand Esmeralda. That is in Mexico, Playa del Carmen. Then the second one is the Reserve at Paradisus in Punta Cana, in the Dominican Republic. |
| Escano                    | Okay I've heard of that one, it's a good one.   |
| Lucia                     | Okay.   |
| Escano                    | So what's the name of your company again. It sounds very similar to the one in Mexico.  |
| Lucia                     | That's the Grand Riviera Resort.  |
| Escano                    | Ok.   |
| Lucia                     | We are the marketing division in the Mayan Riviera for RCI.   |
| Escano                    | And where are you guys located? Where's your office?  |
| Lucia                     | Cancun, sir. Cancun, Benito Juarez, Quintana Roo.   |
| Escano                    | Oh, so you're calling from Cancun?  |
| Lucia                     | That's correct, sir.  |
| Escano                    | Oh okay alright. So -   |
| Lucia                     | What do you think sir?  |
| Escano                    | And you said its \$900?   |
| Lucia                     | It's only 999, sir. That will be covering for two adults, two children on both vacations with all-inclusive accommodations.   |
| Escano                    | How much time, can I think about it and call you guys back? Do you guys have a callback number?   |
| Lucia                     | Actually sir, it's a one call per household at the promotional price.   |
| Escano                    | So I have to decide now.  |
| Lucia                     | Yes sir, you got to make a decision if you're going to pass it up or you're going to take advantage of it.  |



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| Escano  | Hold on let me text my wife and see, let me just, I'll stay on the line but let me just see what we got.   |
| Lucia   | Take your time, sir. Any questions you let me know, okay?  |
| Escano  | Okay. Okay, so I guess while I wait to hear from her, um so what's the - so you guys are in Cancun - do you guys have a website I can check out while I'm on the phone with you? |
| Lucia   | Excellent question sir, let me get you further assistance with that, okay?   |
| Escano  | Okay.  |
| Brandon | Hello good evening, my name is Brandon. I'm the promotional director. How are you today?   |
| Escano  | Good, how are you?   |
| Brandon | Doing great sir, thank you for asking. My agent just stood up and waived me over. What can I do today to get you down to one of our beautiful five-star properties?              |
| Escano  | I was, I wanted to see if you guys had a website I can check out while I wait to hear from my wife -   |
| Brandon | Of course  |
| Escano  | -to see  |
| Brandon | Of course, not a problem. Let me know when you're ready with the search engine.  |
| Escano  | Ok, I'm ready.   |
| Brandon | Perfect go to <a href="http://www.grandrivieraresorts.com">www.grandrivieraresorts.com</a> . That's resorts with an "s" at the end.  |
| Escano  | dot com?   |
| Brandon | dot com, that is correct.  |
| Escano  | Okay.  |
| Brandon | That's <a href="http://www.grandrivieraresorts.com">www.grandrivieraresorts.com</a> . grandrivieraresorts.com let me know when you're on the page                                |
| Escano  | And that's Riviera, spelled r-i-v-i-e  |
| Brandon | i-e-r-a. It's just rivi-era, e-r-a.  |
| Escano  | e-r-a.   |
| Brandon | That's right. Grand Riviera Resorts with an "s" at the end, dot com.   |
| Escano  | How do you spell riviera?  |
| Brandon | r-i-v-i-e-r-a.   |
| Escano  | Okay.  |
| Brandon | Grandrivieraresorts.com.   |
| Escano  | Okay I'm there.  |
| Brandon | Alright, once you're on the page, are you on a mobile device or a PC?  |
| Escano  | I'm on mobile but I'm looking at the desk - actually, sure I'm on the desktop version.   |
| Brandon | Okay, so you're on the PC. Alright once you're on there, I want you to click on menu, or promotion at the top of the page there should be an option that says "promotions."      |

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| Escano  | Got it.  |
| Brandon | Perfect, what you should be looking at would be the six days and five nights to the BlueBay Grand Esmeralda first, all-inclusive, and six days and five nights at the Paradisus.   |
| Escano  | Got it.  |
| Brandon | Okay, what it is sir, it's a basic form of marketing strategy, we're getting you down here to actually tour the property. All we want is 90 minutes of your time when you're in Mexico alone. Okay? You're going to get the total price of \$999 for both vacations covering up Mexico for six days and five nights each. Both vacations are all-inclusive and you're getting two of them covering two adults and two kids, twelve and under, if any.  |
| Escano  | And you guys, you guys are only based in Mexico? There's no, you guys don't have a United States address or phone number in the United States?   |
| Brandon | Yes, we actually do have a 1-800 toll-free number, sir. Okay, but keep in mind yes, we are located in Mexico. We're a marketing division under RCI, registered under PREFECO and what we're doing is a basic form of marketing strategy. Keep in mind, to actually have a legal promotion like this running over the phone we have to have some terms and conditions and agreements by the bank itself to make it completely legitimate. Okay? So, of course, what it is is we're not the last person you speak with here, sir. We're just the one making the offer. If you like the package - |
| Escano  | My wife just texted me back. Hold on.  |
| Brandon | Okay. Take your time.  |
| Escano  | She said no. Hold on. Let me -- let me text her back and see. She - - she's saying no. Um....  |
| Brandon | Of course. I mean, she has no idea what's going on.  |
| Escano  | Yeah. I gotta.... let me just text her and see. So you said six...   |
| Brandon | Take your time, sir.   |
| Escano  | ...six nights, well five nights.   |
| Brandon | Six days, five nights.   |
| Escano  | Okay. Five nights. That's for the first one. What about the second one?  |
| Brandon | It is also six days and five nights, sir.  |
| Escano  | Okay. Gotcha. So, and that's -- that's including in the \$900?   |
| Brandon | That is correct. You're getting both vacations for 999.  |
| Escano  | Alright. I'll tell her that.   |
| Brandon | Covering two adults and two kids 12 and under.   |
| Escano  | No. She's telling me we gotta -- we gotta talk about it if I want to do this. I can't - sorry man, I can't spend the \$900. I -- I apologize.  |
| Brandon | What if I make you an offer?   |
| Escano  | Uh, what's the offer?  |
| Brandon | You can make -- you can make that decision on your own. How many times a year do you and your wife go on vacation, sir?  |

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| Escano  | Uh, about once a year.   |
| Brandon | Okay. And you guys are legally married, right?   |
| Escano  | Yeah.  |
| Brandon | Perfect. So it's just you and the wife and you guys go on vacation once a year. Alright. And have you been to Mexico?  |
| Escano  | Uh, no.  |
| Brandon | Okay. Well here's what I can do for you, sir. You guys are married. You -- you -- you aren't divorced, right? I'm sorry, I mean you're not retired yet, right?   |
| Escano  | No no.   |
| Brandon | Perfect. Look, I'm going to make you a little bit of a better offer on the whole package. Keep in mind, the more options I give you for vacations the better options I have for you guys actually investing in my membership. Okay. So look, I'm going to give to you, sir, first, six days and five nights all-inclusive to the Blue Bay Grand Esmeralda. Alright. This is a five-star-rated resort. It is a beachfront property. Keep in mind most of all, it's all-inclusive, meaning all your meals, all your drinks, tips, and taxes, everything will be included so there's no additional spending once you get to the resort. Okay? The second resort, same rules apply. But that property is actually a little bit more upgraded. It's a little bit more upgraded and it's a five-star, four-diamond-rated resort. You'll be staying.... |
| Escano  | I'm gonna cut you off. I gotta -- I gotta go to a meeting right now but the, um, she's saying that, um, it has to be -- if she's gonna -- I'm gonna give someone my credit card, it has to be some company based in the United States, basically. If someone's gonna, you know, if I gotta, if I'm [unintelligible] give them our credit card number. And she also said we already planned all our trips for this year so -- so she doesn't want me -- she doesn't want me to pay any money for it. Sorry, man.  |

## **April 3, 2018 Call Transcript**

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| Prerecorded Message | --your confirmation number was drawn and you are entitled to receive a complimentary stay! For further details, press "0" now. If you don't wish to receive any additional offers, press "2" now.   |
| Artificial Voice    | Hi, this is Ashley. Recently, you or a family member participated in a promotional event in which you were offered a 70% discount towards an all-inclusive vacation getaway to a five-star resort. Well, you have been selected for our offer. Congratulations. |
| Escano              | Oh, cool.   |
| Artificial Voice    | Is your household income at least \$50,000 a year?  |
| Escano              | Yes.  |
| Artificial Voice    | Great. It looks like you qualify, so congratulations. Now, I'm going to place you on a brief hold to connect you with one of our resort specialists, so please stay on the line for a moment while I connect you, okay?   |
| Escano              | Okay.   |
| Phone Rep           | Hi, [unintelligible] Cancun Special Promotions. Who do I have the pleasure of speaking with?  |
| Escano              | Uh, this is Ruben Soons.  |
| Phone Rep           | Hello?  |
| Escano              | Hello?  |
| Phone Rep           | Who do I have the pleasure of speaking with today?  |
| Escano              | Uh, Ruben Soons.  |
| Phone Rep           | [unintelligible] Ruben?   |
| Escano              | Yeah.   |
| Phone Rep           | Hello. How are you doing today?   |
| Escano              | Good.   |

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| Phone Rep | Great. Now Ruben before we begin, you are over 28 years of age, correct?  |
| Escano    | Yeah.   |
| Phone Rep | [unintelligible] you do have a valid credit card, I assume?   |
| Escano    | Uh, yeah.   |
| Phone Rep | [unintelligible]  |
| Escano    | Uh, United States.  |
| Phone Rep | Perfect. Again, my name is [unintelligible] and we're one of the fastest-growing resort owners in the [unintelligible] Mexico. [unintelligible] I do have a promotion today [unintelligible] to Cancun, and let you enjoy a sauna, all-inclusive vacation, and treat you like royalty for a week. [unintelligible]  |
| Escano    | Are you – are you guys calling from Mexico?   |
| Phone Rep | Sir, [unintelligible] the details of the promotion, and at the end of this call, you can make an educated decision based on [unintelligible]. Fair enough?  |
| Escano    | Okay.   |
| Phone Rep | Alright, great. Now, due to the tremendous response, in order to [unintelligible] this promotion, we do only allow one [unintelligible] per household, which means that [unintelligible] answer all of your questions. At the end of this call, you will simply need to let me know if this is something that you would like to take advantage of. Keep in mind that you will have [unintelligible] two and a half years to travel. So don't concern yourself with travel dates or [unintelligible]. Fair enough? |
| Escano    | Okay.   |
| Phone Rep | Okay, great. Your vacation begins here in sunny Cancun, Mexico, and [unintelligible] our beautiful all-inclusive resorts for [unintelligible] nights. [unintelligible] airport, here in Cancun, and [unintelligible] cocktails [unintelligible] resort. Since this is all-inclusive, you will receive a VIP wristband upon check in, allowing   |

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|           | you to put your wallet away as everything is included [unintelligible] beer, wine, alcoholic, and non-alcoholic beverages. Tips and [unintelligible] are included as well. There are [unintelligible] amenities for you to enjoy, [unintelligible] spa treatment centers [unintelligible] 24% discount on all outside excursions, including trips to [unintelligible], snorkeling on the second largest coral reef in the world, or you can simply relax on the white sandy beaches of the Riviera Maya. Now, this vacation is for two adults and two children 12 and under, if any. Who do you normally travel with? |
| Escano    | Uh, probably just hanging out, you know?  |
| Phone Rep | I'm sorry, [unintelligible]?  |
| Escano    | Probably just hanging out, you know.  |
| Phone Rep | [unintelligible]  |
| Escano    | Uh, I don't know. Not sure right now.   |
| Phone Rep | [unintelligible]  |
| Escano    | 32.   |
| Phone Rep | Okay, you're 32, okay. [unintelligible] anyone go with you?   |
| Escano    | Eh, we'll see.  |
| Phone Rep | Okay. What else would you like to do on vacation?   |
| Escano    | Well, sit by the beach.   |
| Phone Rep | Okay, you like the beach. Have you been to Cancun before?   |
| Escano    | No, I haven't.  |
| Phone Rep | Okay. Well, Cancun is one of the top travel destinations in the world. It's absolutely amazing. Now, [unintelligible] that you will eat and drink at no additional cost to you. Now, [unintelligible] Cancun, it's beautiful. [unintelligible] it's breathtaking. [unintelligible] sit on that beach where you can go out and enjoy a nice, deep tissue massage right on the beach. [unintelligible] all the stress [unintelligible] your body. Once you're done with your deep tissue  |

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|           | massage, you'll enjoy a nice dinner, and [unintelligible] whatever it is you want to eat at no additional cost to you. Does this sound like something you like to do for vacation?  |
| Escano    | Uh, I mean, I guess, but where, are you cal—is this, is this from Mexico, or is it just a trip to Mexico? Like, are you calling from Mexico?  |
| Phone Rep | [unintelligible] Cancun, Mexico. [unintelligible] vacation?   |
| Escano    | Uh, potentially, probably, maybe.   |
| Phone Rep | [unintelligible] if all you wanna do is go to the beach, you know, I want to send you to [unintelligible]. What is it that you like to do, Ruben?   |
| Escano    | Uh, I go scuba diving. Is there any scuba diving? Are, are, are you calling from Mexico?  |
| Phone Rep | [unintelligible] calling from Mexico.   |
| Escano    | Oh, okay. Are you in the United States? Or Canada?  |
| Phone Rep | Ruben, give me a moment of your time to [unintelligible] the details with you [unintelligible]. I'll answer all of your questions. Fair enough?   |
| Escano    | Okay.   |
| Phone Rep | I'm sorry?  |
| Escano    | Okay. That's fine.  |
| Phone Rep | Okay. So what else do you like to do on vacation?   |
| Escano    | Uh, go swimming, scuba diving.  |
| Phone Rep | Okay, well, we do offer scuba diving here in Cancun. I feel like you are more [unintelligible] to your liking, [unintelligible] from jet skiing to snorkeling [unintelligible] beautiful Caribbean Sea. [unintelligible] experience its beauty. Does that sound like something you would like to do for a vacation? |



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| Escano    | So how, how, how long, how long is it?   |
| Phone Rep | What do you mean?  |
| Escano    | How many days?   |
| Phone Rep | Oh. It's five days and four nights.  |
| Escano    | How much is it?  |
| Phone Rep | You gotta give me a moment of your time so I can give you all the details. I can either give you the details, or I'll have to pass your package off to the next [unintelligible] family. Which one [unintelligible], Ruben?  |
| Escano    | Sorry, say that again.   |
| Phone Rep | I said, I have to give you the details [unintelligible] because I'm still kinda new here. And you did agree to give me a moment of your time to give you the details. I can either give you the details, or I have to pass your package off to the next [unintelligible] family. Which one would you prefer? |
| Escano    | Oh, okay, so yeah, you can continue.   |
| Phone Rep | I'm sorry?   |
| Escano    | You can continue.  |
| Phone Rep | Okay. Now as a thank you for [unintelligible] today. You will receive second vacation. A second all-inclusive vacation to exotic Costa Rica for two. [unintelligible] in a rain forest resort. Sounds great, doesn't it?   |
| Escano    | Yep.   |
| Phone Rep | Now, [unintelligible] reservation and processing fee of \$79 [unintelligible] until you book your travel date. [unintelligible] everything that you're going to receive. Be sure to write this down. Let me know when [unintelligible], okay?  |
| Escano    | I'm ready.   |

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| Phone Rep | Ready?   |
| Escano    | Yeah.  |
| Phone Rep | Five days, four nights in Cancun in one of our beautiful all-inclusive resorts.  |
| Escano    | Okay.  |
| Phone Rep | Five days, four nights, all-inclusive in exotic Costa Rica for two.  |
| Escano    | Oh, okay. Okay.  |
| Phone Rep | Complimentary [unintelligible] Cancun.   |
| Escano    | Okay.  |
| Phone Rep | [unintelligible] Cancun portion with an additional five nights to take to Costa Rica.  |
| Escano    | Okay.  |
| Phone Rep | [unintelligible] two and a half years and they are 100% extendable, which gives you time [unintelligible] and who you will be bringing with you.                   |
| Escano    | Okay.  |
| Phone Rep | These vacations are also transferrable. If you cannot use them for any reason, you can sell them or give them away to a family member or a friend as a great gift. |
| Escano    | How do I do that?  |
| Phone Rep | [unintelligible] you'll just call us and let us know who you want to transfer them over to. [unintelligible] information.  |
| Escano    | Okay.  |
| Phone Rep | [unintelligible] with no black-out dates. So you can travel whenever [unintelligible] advanced notice of your [unintelligible] travel date.                        |
| Escano    | Okay.  |

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| Phone Rep | [unintelligible] the normal price of these vacations is over [unintelligible]. However, [unintelligible] percent discount, for the price of these vacations, in exchange for you touring our resorts in Cancun and Costa Rica. This comes out to only \$999 for both vacations. So that's \$999 per person, not per destination. The \$999 covers both [unintelligible]. Now, we do accept MasterCard, Visa, American Express, and Discover. Which card would you use to [unintelligible] today?  |
| Escano    | It's \$1,000, is that—so I think you said this, but is it for both total for Costa Rica and Cancun or for each?   |
| Phone Rep | Its \$999 for both vacations.   |
| Escano    | So I pay \$1,000 and I get a vacation for Costa Rica and Cancun?  |
| Phone Rep | Yes, you're gonna get both vacations.   |
| Escano    | Huh.  |
| Phone Rep | Yes, you will get both of them. Yes, it's five days, four nights in Cancun, five days, four nights, and Costa Rica. Now, let me explain how the process works. [unintelligible] verification department on the phone [unintelligible] vacation package with you. All our deals are recorded. We guarantee that you will receive 100% of everything that I've gone over with you today. [unintelligible]. You will be getting the following: your confirmation booking number with our company, our toll-free customer service and reservations department number. Most importantly, you will receive a six-digit [unintelligible] for today's transaction, which is your receipt number. With that number, [unintelligible] merchant account... |
| Escano    | Hold on, say that again? Sorry, your -- sorry, what was the last thing about the merchant account? I didn't hear that.  |
| Phone Rep | Oh, no problem. I said with that number you're welcome to call your credit card company and [unintelligible] safe and secure transaction [unintelligible] preferred merchant account. [unintelligible] email confirmation. With this confirmation, you can review our resort and [unintelligible] vacation. [unintelligible]  |

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|           | vacation, all you have to do is call us and book your travel dates. Does that make sense?  |
| Escano    | Well, do you guys have, like, a website or anything like that?   |
| Phone Rep | [unintelligible] address for you. [unintelligible] hold on for one second for me, okay?  |
| Escano    | Okay.  |
| Phone Rep | [unintelligible]. Just give me one second, [unintelligible] website?   |
| Escano    | Yeah, just like...   |
| Phone Rep | Okay, hold on one moment, sir. Okay, one moment sir. I can see what I can do for you.  |
| Escano    | Okay.  |
| [Kelsey]  | Hi, Ruben?   |
| Escano    | Uh, yeah.  |
| Kelsey    | Hi my name is Kelsey. I'm the promotion manager. How are you doing today?  |
| Escano    | Good.  |
| Kelsey    | Excellent. So Ruben, [unintelligible] first and foremost, to congratulate you [unintelligible] on today's promotion. Also, you have been speaking to one of my new agents, so I want to make sure that she has been polite and courteous with you for her entire call. |
| Escano    | Yeah.  |
| Kelsey    | Okay, thank you so much. [unintelligible] answer any additional questions or concerns that you may have before you purchase your package with me today. However, before we get into that, are you familiar with timeshare?   |
| Escano    | Uh, kind of. Heard about it.   |

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| Kelsey | Okay. [unintelligible] information today. On your second day of stay, we get you out for a 90-minute tour of all the amenities that we have to offer. You are under no financial obligation to purchase into a timeshare, and it's strictly just an option. But that's why you're receiving both these vacations at the highly discounted rate. Does that make sense?  |
| Escano | No. Can you say that again? Yeah, like...  |
| Kelsey | Yes. We take you out for a 90-minute walk-through of everything that my resorts have to offer: our pools, our restaurants, the spa treatment, golf course, everything that we have to offer. [unintelligible] under no financial obligation to purchase into the timeshare and it's just an option available to you. But that is how, strictly for the 90-minutes, [unintelligible] that's how you're receiving the discounted rate today. |
| Escano | Oh, so -- okay. So, alright. Um, do I have to go to the 90-minute thing?   |
| Kelsey | Yes, that's why you receive the discount.  |
| Escano | This...  |
| Kelsey | [unintelligible]   |
| Escano | Not per day, but just 90 minutes for the whole trip, right?  |
| Kelsey | No. No, this is 90 minutes [unintelligible] on your second day of stay.  |
| Escano | Okay. Yeah, I mean, that's...  |
| Kelsey | Right, so in the 90 minutes...   |
| Escano | That's fine, but are you -- is it -- is it -- the -- is it Marriot? Like, what, who...   |
| Kelsey | No. No.  |
| Escano | What's -- who are you -- yeah. Who's the name of...  |

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| Kelsey | No, we're not the Marriott. Okay, we're not the Marriot. We do work with various travel partners. [unintelligible] program today. However, we're doing a promotion for the Laguna Suites Golf and Spa and the Ocean Spa. Now, we do own six resorts all together: four in Cancun and two in the Riviera Maya. |
| Escano | So... So, you're, so you're, you're not Marriot, but you're the, you're the hotel. What's, what's your company?   |
| Kelsey | Well I'm Cancun Special Promotions. [unintelligible]. Now, [unintelligible] we own six resorts all together: four in Cancun, we have the Sunset Royal, the Sunset Marina and Yacht Club, Laguna Suites Golf and Spa, and the Ocean Spa.   |
| Escano | Okay.   |
| Kelsey | We're running a promotion today for the Laguna Suites and the Ocean Spa.  |
| Escano | Do you -- do you guys have a website?   |
| Kelsey | Yes.  |
| Escano | What's...   |
| Kelsey | So, what types of resorts are you used to? Three star, four star?   |
| Escano | Uh...   |
| Kelsey | Five star?  |
| Escano | Three or four.  |
| Kelsey | Okay. Well, if you're used to [unintelligible] higher caliber [unintelligible] web form.  |
| Escano | Yeah, I got it. I'm ready for you.  |
| Kelsey | Okay. [unintelligible] you put in www...  |
| Escano | Yeah.   |
| Kelsey | ...dot Cancun, C-a-n-c-u-n...   |

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| Escano | Yeah.   |
| Kelsey | ...dream, d-r-e-a-m...  |
| Escano | Yeah.   |
| Kelsey | ...getaways, g-e-t-a-w-a-y-s, dot com.  |
| Escano | Oh, okay.   |
| Kelsey | And it's gonna [unintelligible]. You're gonna be able to see the resorts, um, you're also gonna be able to see all the destinations that we're running for the promotion. You'll be able to see all of that.  |
| Escano | Okay.   |
| Kelsey | [unintelligible]  |
| Escano | Sorry, go ahead.  |
| Kelsey | [unintelligible] I just want to explain to you how the process works and how you're safe and secure. Is that fair?  |
| Escano | Sure.   |
| Kelsey | Okay. So, I'm in the marketing department. I will [unintelligible] basic information to get you registered. I only take the type of card, month and year that it expires, how your name appears, and your email address. I will ask you to make [unintelligible] verification where you will speak to a legal finance officer on a secure line. Once your payment is approved, they provide you with a six-digit approval code, which is your receipt number. Now, [unintelligible], call the 1-800 number on the back of your card and they will be able to verify three things with you: that we are who we say that we are, only the exact amount that you have authorized will be charged to your card today, and that we have a preferred merchant account. Does all of that make sense? |
| Escano | Yeah, yeah. Um, but where -- where's, uh, so you guys are in -- where is your call center?  |

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| Kelsey | We're actually located in Orlando, Florida.  |
| Escano | Oh, okay.  |
| Kelsey | Mm-hmm.  |
| Escano | Um, so... Uh, do you guys have, like, a mailing address?   |
| Kelsey | ...Yes. [unintelligible] Um, [unintelligible]. Yes. [unintelligible]. At the end, I will get you registered and give you my customer service and my reservation department number. You'll also get your instant email confirmation, and [unintelligible] it has both numbers on it as well, along with your moneyback guarantee, all the resorts that we own, the itineraries, everything. Now, are you also interested in the [unintelligible]? |
| Escano | Yeah. I mean, that would -- that would make it more, uh, I guess, enticing. But I'm -- I'm on the website. I can't find like a, like a mailing address or anything. Do you, do you have one?   |
| Kelsey | Um, I can provide you with that. And then I also [unintelligible] Cancun, but I am in Orlando.   |
| Escano | Okay, so you can't -- you can't tell me what the mailing address is for you guys?  |
| Kelsey | I don't provide you with that.   |
| Escano | Who... When, when can we...  |
| Kelsey | Now...   |
| Escano | When can I -- who, who, is there someone that could provide me with that? 'Cause I don't see it on the website.  |
| Kelsey | Right. [unintelligible] it shows you the promotion that we have going on today. It shows you the [unintelligible], the pictures of the resort that you will be staying at, all of that. Now, as I stated, um, I want to ask you how often do you travel?   |
| Escano | Uh, like once a year.  |



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| Kelsey | I'm sorry?   |
| Escano | Once a year.   |
| Kelsey | Once a year? Okay. Where do you usually go to when you travel?   |
| Escano | Uh, just random places. Pick a spot, drive, you know.  |
| Kelsey | Okay. Do you -- have you traveled international often?   |
| Escano | No, not really.  |
| Kelsey | Okay. So, have you ever been to Cancun before?   |
| Escano | No, no.  |
| Kelsey | Okay.  |
| Escano | I mean, I, I can -- I'm, I'm -- is -- if I do -- so, alright, will my card be charged now?   |
| Kelsey | Yes, it will be charged today but, as I stated, I don't take your sensitive information on the floor.  |
| Escano | Yeah.  |
| Kelsey | I transfer you over to my corporate verification.  |
| Escano | Alright, so...   |
| Kelsey | They process your card on a secured line.  |
| Escano | So...  |
| Kelsey | So, [unintelligible]...  |
| Escano | If, if, if my, you know, if, if the power -- if, um, you know, we'll, we'll see, but if, if -- do I have like a 30, do I have, you know, like, a, you know, like an exchange, you know, a return period if, if I realize, you know, this is a mistake or something like that and I can't really do it? Is there a 30-day period? |
| Kelsey | Okay, this package is non-refundable because if I knew that you wanted to [unintelligible] the package. Keep in mind I don't care  |

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|        | about the package price. I don't make a penny off the package price. I don't make a penny if you purchase timeshare in Cancun. I only make my commission whenever I get you to Cancun to attend my timeshare tour.   |
| Escano | Oh, okay. So...  |
| Kelsey | Now...   |
| Escano | But the thing is...  |
| Kelsey | [unintelligible]. We do have a money-back guarantee in place.  |
| Escano | Okay.  |
| Kelsey | Right, we do. Mm-hmm. We do have a money-back guarantee in place, but as I said, it's not refundable. You can't just call in 30 days and say, "Oh, I just don't wanna take it." No. But what it is, is because you're not physically here the timeshare travel package, or if the [unintelligible] all the details of the travel package on a secured line on the digital voice receipt. But they are all-inclusive, the amount of occupants, no black-out dates, [unintelligible] that you are agreeing to take my timeshare tour. Now, once you agree, and only if you agree to all the terms and conditions, that then becomes your digital signature. Your credit card company keeps a copy and I keep a copy, as well. [unintelligible] protects both parties. It protects you, because if you get down to Cancun or Costa Rica, we charge you [unintelligible]. You will call your credit card company up and they will immediately negate all charges for services not rendered, and refund you your entire travel package, not just a portion. |
| Escano | I see.   |
| Kelsey | Now, it also protects me because if you go down to Cancun and Costa Rica and you decide you don't want to take my timeshare tour, I pull my copy of the receipt up and then we'll charge you full retail value. Because, as I stated, that is the real purpose for you receiving the discounted rate today. Does that make sense?  |
| Escano | Aren't there -- I thought there was a rule that, like, you have to have, I don't know, correct, correct me if I'm wrong, you have to   |

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|        | have, like, a 30-day, you know, refund period. Like, if I don't get the -- if I don't get the service, like, if, if I don't, you know, if I don't get the service, then shouldn't I be able to refund? I'm not saying I will, but just, it's a thousand dollars, and if I get, you know...  |
| Kelsey | Right, [unintelligible] everything...   |
| Escano | [unintelligible]  |
| Kelsey | Right. Right, it's [unintelligible] everything that we state on the digital voice receipt, if we try to put black-out dates on you, if we charge you for anything while you're here, if we don't [unintelligible] the amount of occupants that we state that we do, or if you're not happy with your accommodations while you're in Cancun or Costa Rica, [unintelligible] moneyback guarantee. |
| Escano | So, so...   |
| Kelsey | As I stated...  |
| Escano | If I, if I do this, I mean, will I eventually get some, like, mailing address for you guys? 'Cause I, I just see, like, a name and a website. That's fine, but, like, is -- I just want to know, like, like, a, like, a mailing address or, like, a location. Will I get that after I pay, or...  |
| Kelsey | I'm not sure [unintelligible] I work through our, our corporation in in Orlando. So, [unintelligible] information, to see if I can get that address for you, um, 'cause I don't want to give you the wrong information, because it's a very valid question. However, I don't know the answer because I'm in Orlando, so I don't - you know.   |
| Escano | Well, I mean, whatever -- any address in the United States, like, any like, company office or something. Just a -- something in Mexico wouldn't really work. Like, a resort would be fine, but, like, you know, it's...   |
| Kelsey | [unintelligible] resort in Cancun.  |
| Escano | Oh.   |
| Kelsey | That's what comes up on your bill. Right. [unintelligible] in Cancun because that, that's [unintelligible] in Cancun. So, as I stated, with   |

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|        | your six-digit approval code, if they could not verify that we are a resort out of Cancun; if we charge you for [unintelligible] anymore than what you have authorized; or [unintelligible] don't have a preferred merchant account [unintelligible] and cancel your payment.  |
| Escano | So this, so this... Sorry, I cut you off. You can go ahead.  |
| Kelsey | [unintelligible] to Cancun. Mm-hmm. [unintelligible] the charge is coming from Cancun. Now, [unintelligible], I want you to understand, we are multi-million-dollar resort owners. Now, the people that are processing your card are the same people that you deal with if you decide to purchase into timeshare. [unintelligible] business terminal. [unintelligible] physically be here for me to swipe your card, you have to have a business terminal. We have had our business terminal with MasterCard, American Express, Discover, and Visa for over 26 years. [unintelligible] after the business terminal [unintelligible]. [unintelligible] for over eight years now, and I'm not going to jeopardize my job or my, or my company's business terminal over \$900. I'm not going to, and neither is my company. |
| Escano | Mm.  |
| Kelsey | [unintelligible] your credit card [unintelligible] asking a lot of questions, and I can appreciate that, and I do appreciate that. But, [unintelligible] you also know that [unintelligible] if you call your credit card company and you said that you want to change [unintelligible] exchanged. I'm being very upfront with you. I'm telling you everything that I possibly can. I'm being very frank. [unintelligible] address physically in Cancun. I'm [unintelligible]. I'm giving you all the information, but at some point, you're gonna have to figure out whether or not to, you know, decide whether you're interested in what I'm offering or if you'd like to pass. Because I only jump on here as a courtesy.  |
| Escano | Yeah. Do you guys take American Express?   |
| Kelsey | I'm sorry?   |
| Escano | Do, do you guys accept American Express?   |

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| Kelsey | Do I -- do we take American Express?  |
| Escano | Yeah.   |
| Kelsey | Yes, we take Visa, MasterCard, and American Express, yes.   |
| Escano | So, you said there's a 48-day kind of window where, if I realize, you know, I can go back?  |
| Kelsey | Right.  |
| Escano | Okay.   |
| Kelsey | Mm-hmm. [unintelligible] if you are an American Express owner, you know that.   |
| Escano | Okay. Um.   |
| Kelsey | So that is one big [unintelligible].  |
| Escano | I mean it's just -- so if -- alright. So if you can, I mean any sort of like office address like in, in, it doesn't have to be in Orlando but in United States like, if you can provide me with that, then that's fine, we can do that. So I... |
| Kelsey | [unintelligible]  |
| Escano | Yeah. Ideally, Orlando but like anywhere in the United States. The Mexico one wouldn't really work. It's, I mean honestly it's like in Mexico, it's like...   |
| Kelsey | [unintelligible] work. [unintelligible] work out of Cancun. We're just based in Orlando. A call center in Orlando. [unintelligible] resorts in Cancun.  |
| Escano | I mean if you can tell me the, like the address in Orlando?   |
| Kelsey | Okay. Well, I'm seeing on here if I can get that authorized. I have my agent going to check to see if I can get that authorized.  |
| Escano | Okay.   |
| Kelsey | Okay?   |

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| Escano | Okay.   |
| Kelsey | Now aside from that, are you interested in the package today?   |
| Escano | Uh yeah. Yeah I mean I'm, I'm willing to -- we can, we can see. Sounds like a good deal so...   |
| Kelsey | Okay. So, my director just told me -- my director just told me that the address [unintelligible] at the very bottom of the screen. He's on the website.   |
| Escano | So, so I'm on the home page, Cancun Dream Getaways.   |
| Kelsey | Hmm-hmm, hmm-hmm.   |
| Escano | I don't see any address. Where should I go?   |
| Kelsey | <p>My director says at the very bottom of the screen [unintelligible] on the left or right side, he's unsure. Okay. They're gonna try and get it for you right now so that way that can be addressed [unintelligible] a little bit confusing right now.</p> <p>Now, if you're interested then this is what I have you down for [unintelligible] if you're interested then let's get you registered, so [unintelligible] five day, four night Cancun, that's all-inclusive and then your five day, four nights Costa Rica is also all-inclusive. You do have two and a half years to take both of these vacations. They are completely open-dated, no black-out dates. You can book on a Monday, a Wednesday, a Saturday. It doesn't matter. Your total package price is just a standard 999 US dollars.</p> |
| Escano | Okay.   |
| Kelsey | As I stated before, all I take on my end to get you registered is the type of card, month and year that it expires, as your name appears and your email address, I also take the state and zip code that you're located in.   |
| Escano | Hmm. Yeah, that's fine. As long as I, you know, as long as you can get me the mailing address in Orlando that's...  |
| Kelsey | [unintelligible].   |

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| Escano | Okay.  |
| Kelsey | [unintelligible] because as I stated before, I am the only marketing manager here. I do have a bunch of new agents and I do have to get back to the floor. |
| Escano | Okay. Yeah. So um what, what do you need?  |
| Kelsey | Sorry, I just need the type of card and the month and year that it expires.  |
| Escano | Okay. It's American Express. And the month is [REDACTED]. Year is [REDACTED].  |
| Kelsey | [REDACTED]. Okay. And how does your name appear on the card?   |
| Escano | Uh Ruben, R-u-b-e-n. Soons, S-o-o-n-s.   |
| Kelsey | Ruben C?   |
| Escano | Soons. So like, like if you're saying I'm gonna be there soon but just with an s at the end, so Soons.   |
| Kelsey | Hmm-hmm. Oh Soons. Okay. Is there a middle initial?  |
| Escano | No.  |
| Kelsey | Okay. And the email address [unintelligible] would you like for your confirmation to come to?  |
| Escano | Uh you can do, which one should I give, for resorts...   |
| Kelsey | While you're figuring that out, [unintelligible] within the next 24 to 48 hours. Would you like for that [unintelligible] 201-[REDACTED]-8938?             |
| Escano | Yeah.  |
| Kelsey | Ok, and what state and zip code are you located in?  |
| Escano | Um, um zip code is 2 -- well oh you mean area, wait -- yeah, you mean zip code.  |
| Kelsey | Zip code.  |

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| Escano | ████ and...   |
| Kelsey | [unintelligible]  |
| Escano | ████ ...  |
| Kelsey | Hmm-hmm.  |
| Escano | And...  |
| Kelsey | Which state?  |
| Escano | New Jersey.   |
| Kelsey | Hmm-hmm. Your email address?  |
| Escano | Uh you can do uh one sec. Oh okay. So I, I'm gonna give you email, my resort email will be -- it's gonna be uh, three words. So it's just █████@gmail.com. So █████...  |
| Kelsey | Alright?  |
| Escano | Yeah. I'll spell it for you. █████@gmail.com  |
| Kelsey | Okay. Alright. Now, they're working on getting you the address and sorry it's taking a little bit longer. Aside from that though, [unintelligible] I do just wanna briefly run over everything one more time so that we are on the same page. |
| Escano | Yeah, sure. The other thing is, I think I said you guys could call me at the 201 area code but that's, that's, that's only for like that one call, for the confirmation, right?   |
| Kelsey | I'm sorry?  |
| Escano | So you said someone's gonna call me at 201 █████ within the next like 24 hours?   |
| Kelsey | 24 to 48 hours, right. To welcome you to our -- to welcome you to the family.   |
| Escano | Okay. That's only that one call.  |



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| Kelsey | [unintelligible] additional questions.   |
| Escano | Okay.  |
| Kelsey | Right, it's to welcome you to the family. Correct.   |
| Escano | Okay.  |
| Kelsey | [unintelligible] I just want to briefly go over everything one more time so that way we're on the same page. [unintelligible] very important. [unintelligible] corporate verification. [unintelligible] speak to my legal finance officer. Once your payment's approved, they provide you with a six-digit approval code. [unintelligible] American Express [unintelligible] 800 number [unintelligible] they will be able to verify who we are, [unintelligible], the exact amount that you have authorized, and that we have a preferred merchant account. |
| Escano | Okay.  |
| Kelsey | As I stated before, I would be shooting myself in the foot if they could not verify any of those three things because they would immediately cancel [unintelligible].  |
| Escano | Okay.  |
| Kelsey | However, also -- okay, alright. So here -- alright, I have your address. Are you ready?  |
| Escano | Yeah sure.   |
| Kelsey | Okay. So it's km-7, hotel zone, Cancun, Mexico 77500. Okay. And the [unintelligible] stands for kilometer.   |
| Escano | But that's the address in Cancun. I was wondering the address...   |
| Kelsey | [unintelligible]   |
| Escano | ...any address in the United States.   |
| Kelsey | Okay. You want my Orlando address?   |
| Escano | Yeah.  |

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| Kelsey | Right. Now as I stated, [unintelligible] all resorts out of Cancun. That's where your call will be processed, is out of Cancun.   |
| Escano | So, but, okay. So, alright. So the comp -- so...  |
| Kelsey | [unintelligible] I'm in a huge call center with over a hundred in the room right now.   |
| Escano | Oh okay.  |
| Kelsey | There's different -- there's different promotions going on [unintelligible].  |
| Escano | So, so...   |
| Kelsey | [unintelligible]  |
| Escano | So you work for Cancun Getaways? Or, no, the Special Promot -- what's, what's it called again?  |
| Kelsey | The website is -- the website is -- right, the website is Cancun Dream Getaways, however my company name is Cancun Special Promotions. Correct.   |
| Escano | Cancun Special Promotions.  |
| Kelsey | Hmm-hmm. That's who I work for. And my name is Kelsey.  |
| Escano | Okay.   |
| Kelsey | Okay. So [unintelligible] so this is what I have you down for. Is your five day, four night Cancun is all-inclusive. Your five day, four night Costa Rica is also all-inclusive. You have two and a half years to take both of these vacations and then your total package price is just 999 US dollars. Now, is that to be charged to your American Express today? |
| Escano | Hmm. And you guys said you're calling from Orlando, Florida?  |
| Kelsey | Yes. [unintelligible].  |
| Escano | Yeah. We can do that.   |

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| Kelsey | Okay. Alright. [unintelligible].  |
| Escano | No that's fine. We can go ahead and do it.  |
| Kelsey | Okay. Alright. [unintelligible] go ahead and give you my customer service and the reservation department numbers.   |
| Escano | Okay. As long as I get the, you know, the 48-hour timeframe in case, you know, tomorrow morning I wake up and I'm like I can't spend a thousand dollars, but it sounds a good deal so I'll do it right now.   |
| Kelsey | No, no, no. As I said, this is non-refundable.  |
| Escano | Oh.   |
| Kelsey | This is a non-refundable package.   |
| Escano | Okay.   |
| Kelsey | Now, if we don't provide 100% of everything that we say on the digital voice receipt, that gives you grounds for a moneyback guarantee.   |
| Escano | Okay. But you did say like 4 -- AmEx has a 48-hour window, right? Not to say that I'll take advantage of it, but just in case.  |
| Kelsey | Right. [unintelligible] he was speaking to me, I apologize. [unintelligible] yes, as I stated, you do have a moneyback guarantee but [unintelligible] you should know that as an American Express owner, you do know that. However, you're not -- it's not that we're gonna give you -- we're not - you're not gonna not receive everything that I'm telling you about. Does that make sense? |
| Escano | Yeah, okay.   |
| Kelsey | Okay. So as I stated before [unintelligible] in your email confirmation today [unintelligible] you do get the digital voice receipt. Your credit card company keeps a copy and I keep a copy as well. Because as I stated before [unintelligible].  |

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| Escano | Okay.  |
| Kelsey | 'Cause this whole promotion today is [unintelligible] gonna get you down to Cancun to take my timeshare tour.  |
| Escano | Okay.  |
| Kelsey | Okay?  |
| Escano | Yeah.  |
| Kelsey | Now, my customer service number. Are you ready?  |
| Escano | Yeah.  |
| Kelsey | It's 1800 961 8354.  |
| Escano | Okay.  |
| Kelsey | My reservation department number is 1866 760 1843.   |
| Escano | Okay.  |
| Kelsey | Okay? Call the customer service. If you have any additional questions or concerns [unintelligible] reservation whenever you're ready to book your travel dates. Now, if you have your pen and your paper handy, I also want you to write this down. If you travel to Cancun between the dates of September 1 <sup>st</sup> and October 31 <sup>st</sup> of this year, my resorts authorize an additional day and night stay. |
| Escano | Oh okay, cool.   |
| Kelsey | Okay. At no cost. 'Cause [unintelligible] peak season.   |
| Escano | Okay.  |
| Kelsey | Okay? You don't have to travel between those times, however if you want an additional day, that would be the time to travel.   |
| Escano | Cool.  |
| Kelsey | Also have you ever used your American Express for international purchase before?   |

|        |   |
|--------|---|
| Escano | Uh no.  |
| Kelsey | Okay. As I stated before, my resorts will process [unintelligible] in Cancun, so they might ask you for extra authorization. That's an [unintelligible]. It may not happen but it might so I just want to make you aware.   |
| Escano | Okay.   |
| Kelsey | Okay?   |
| Escano | Yeah.   |
| Kelsey | Okay. Now all I'm waiting on is the green light from my marketing manager – I'm sorry, director [unintelligible], my corporate office. So they'll do all the processing. Once I transfer you it should only take about five minutes or so to get you registered. [unintelligible] down in Cancun, take a bunch of pictures, have a great time, post them on social media. |
| Escano | Okay.   |
| Kelsey | Okay. [unintelligible] great marketing tool for me.   |
| Escano | Cool. Okay.   |
| Kelsey | Alright. Hold on. [unintelligible] I'm just waiting for the go ahead to send you over. Am I good? Alright, now I already see [unintelligible] verification. Thank you so much, Ruben, for allowing me to earn your business. Um, keep your pen and your paper handy, and hold the line.   |
| Escano | Okay.   |
| Kelsey | Okay.   |
|        | MUSIC [transferring call]   |
| Scotty | Yes, hello this is Scotty with the Verification Department. Am I speaking with Ruben Soons?   |
| Escano | Yeah.   |

|        |  |
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| Scotty | Okay. How you doing today, Ruben?  |
| Escano | Good.  |
| Scotty | Excellent, excellent, sir. Now once again my name is Scotty and I am with the Verification Department and you were transferred over on a secure line to finish your vacation purchase.<br><br>Now I see that for today's purchase, you will be using a [sic] American Express with an expiration of [REDACTED]. Is this correct? |
| Escano | Yeah.  |
| Scotty | Perfect. And Ruben, whenever you're ready, can you please confirm the 15 digits from left to right, beginning with the number [REDACTED].  |
| Escano | Uh yeah. I think -- I ask this, can you just confirm the address where you guys are? I asked this...   |
| Scotty | Yes. We are [unintelligible] located here in Cancun, in the hotel zone, sir.   |
| Escano | Okay. And what's the - like a mailing address?   |
| Scotty | It's a - kilometer number 7.   |
| Escano | Uh what's, like, kilometer, that's like the street number?   |
| Scotty | The name of the street is [unintelligible], sir. This is a -- we are [unintelligible] located here.  |
| Escano | Oh okay. How do you spell that?  |
| Scotty | It's kilometer 7, next to [unintelligible]. If you don't mind me asking, Ruben, have you ever been here to Cancun before?  |
| Escano | No.  |
| Scotty | It'll be kilometer 7, Hotel Zone, Cancun, Mexico and our postal is 77500.  |

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| Escano | Oh okay. I thought you said, I thought you said, okay, I thought you said another like the street name was like something else like Cak-Cakaloos. I don't know how to spell that.  |
| Scotty | Okay. It will just be kilometer. If you just put a KM then number 7, kilometer number 7 in the Hotel Zone.   |
| Escano | Okay. That's what she just told me. Alright, so, so -- and the name, what's the name of the hotel? I should've probably asked for this last time, when she was on. What's the name of the hotel?   |
| Scotty | Yeah, so it will be either the Laguna Suites Golf and Spa or the Ocean Spa Hotel. So you have a choice of either/or.   |
| Escano | Ocean Spa. Ocean Spa Hotel?  |
| Scotty | That is correct. Ocean Spa Hotel.  |
| Escano | And Laguna Suite...  |
| Scotty | Or the Laguna Suites Golf and Spa.   |
| Escano | Conference Spa. Okay.  |
| Scotty | Golf and Spa. G-o-l-f and Spa.   |
| Escano | Oh Golf and Spa. Okay.   |
| Scotty | There you go.  |
| Escano | Laguna Suites...   |
| Scotty | That okay? And Ruben whenever you're ready, can you please confirm the 15 digits from left to right beginning with the number ■.   |
| Escano | Uh, yes, yes. Okay. So let me see. And will there be a foreign transaction fee? I think she might've mentioned this.   |
| Scotty | Yes, well we are physically located here in Mexico so we will be charging your American Express in Mexican currency which is in pesos and the exchange rate is at 18.47. So on your banking -- billing statement it will appear as 18,451 pesos with 53 cents. Now |

|        |   |
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|        | for the transaction fees, that would be directly with your bank institution, but this will be an international transaction sir.   |
| Escano | Okay.   |
| Scotty | Okay. And whenever you're ready Ruben, can you please confirm the 15 digits?  |
| Escano | Yes. Yes. Um, give me one sec.  |
| Scotty | Okay.   |
| Escano | Do you mind -- I'm just gonna -- I just need to check something with the transaction 'cause I, I completely forgot this, I think she might've mentioned it but I just wanna make sure that the foreign transaction fees are not super high. I don't wanna...                      |
| Scotty | Yes. On our side Ruben, there is no transaction fee. We will only be authorizing the amount that you authorized which is 999 US dollars. Any additional fees, that would be directly with your bank institution. So I really could not quote exactly what they would be charging. |
| Escano | Okay. I'm looking -- I'm on my computer. I'm looking it up right now. I'll just be like two seconds. [unintelligible] I think I'm coming close to an answer. Do you know what the name of the company that um is based in Orlando? Do you know what their name is?                |
| Scotty | Okay. I beg your pardon. What was the question again?   |
| Escano | Do you know the name of the company that's based in Orlando?  |
| Scotty | That'll be Cancun Special Promotions.   |
| Escano | Oh okay. Do you know like where they're located?  |
| Scotty | Um, no I don't sir.   |
| Escano | Oh, okay.   |
| Scotty | Okay Ruben, and uh this is a time-sensitive recording. I mean you were transferred over to verification to finalize your purchase and   |



|        |   |
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|        | for that to be done we do need to verify that you do have a valid card.   |
| Escano | Um, okay, give me one more minute. I just wanna make sure -- I think, I'm chatting with American Express right now just to make sure um...  |
| Scotty | Okay, that's no problem. Yes and uh just for your information, one -- the way it will appear on your next billing statement, it will appear as MXRRU which is the name of our merchant account, which is Mexican Riviera Resorts Unlimited. |
| Escano | Okay.   |
| Scotty | And so you won't be freaked out, it will be charged in Mexican currency which is Mexican pesos and it should appear as 18,451 pesos with 53 cents which is equivalent to 999 US dollars.  |
| Escano | Okay. Okay, well it looks like it's not too much. So um are you ready for the card number?  |
| Scotty | I am sir and if you can just educate me on this so I roughly know for our future customers, how much would that international fee be? So that way I can have [unintelligible] as well.  |
| Escano | I didn't actually find the exact number but it, it -- I'm looking on some forms -- customer care agent's taking too long, but I looked on some forms and it didn't say it was too much. Like I couldn't give you an exact number but...     |
| Scotty | Okay. No, that's no problem. I will look into it 'cause that's a very good question. And Ruben, whenever you're ready, can you please confirm the 15 digits from left to right beginning with the number [REDACTED].                        |
| Escano | So that'll be [REDACTED].   |
| Scotty | Okay. The last three was [REDACTED]. Is that correct?   |
| Escano | Yeah.   |

|        |  |
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| Scotty | Okay. Let me just confirm these, Ruben. I wanna make sure I have these correct. I have [REDACTED]. Is that correct?  |
| Escano | Yeah. Did you say [REDACTED]?  |
| Scotty | Let me confirm this. [REDACTED].   |
| Escano | Yeah that's it.  |
| Scotty | Perfect. And for quality assurance purposes, the four digits on the top right-hand corner of your card?  |
| Escano | [REDACTED].  |
| Scotty | [REDACTED]. And you are the account holder for this card, correct?   |
| Escano | Yeah.  |
| Scotty | Okay. Now the name as it appears on the card, this how your name will appear on the reservation. I just wanna make sure I have the correct spelling. I have Ruben, R-o-b, as in boy-e-n, last name Soons, S-o-o-n-s. Is that correct?  |
| Escano | Uh first name is R-u-b-e-n.  |
| Scotty | Okay.  |
| Escano | And everything else is right.  |
| Scotty | <p>Okay. Perfect. Ok, now Ruben I am online to confirm your billing information and for customer protection and quality assurance purposes this call will be recorded. This is a time-sensitive recording so please hold any questions until the end. This is not a contest or a drawing. This is a vacation offer from Cancun Special Promotions and today's date is April 3rd 2018.</p> <p>Now can you please confirm the following contents and the terms of your vacation package by stating clearly that you understand everything that you're receiving as I go along, okay?</p> <p>Now, Ruben today you are authorizing the amount of 999 US dollars, and this will cover your five days and four nights of all-inclusive accommodations at the Laguna Suites Golf and Spa or</p> |

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|        | the Ocean Spa Hotel here in Cancun, Mexico. Now your Cancun vacation is valid for two adults and two children, 12 and under. Please understand that if you are married, you must be between the ages of 28-75. However, if you're single, you must be between the ages of 28-65. And Ruben do you meet these requirements?  |
| Escano | Yes.  |
| Scotty | Excellent. And can you please confirm your date of birth for me.  |
| Escano | Uh, that'll be July 1st 1987.   |
| Scotty | 87. Okay. Perfect. Okay now I do see that you are also receiving two \$30 spa certificates valid here in the Cancun destination. Now along with your Cancun destination you are also receiving five days and four nights of all-inclusive accommodations at the Villas Sol Hotel and Beach Resort in Costa Rica. Now the Costa Rica vacation it is valid for two adults and two children, [unintelligible] and under. Now Ruben does this information sound correct? Is this what you were offered? |
| Escano | Yeah.   |
| Scotty | Okay...   |
| Escano | Just so I'm clear. The lady did say that American Express has a 48 kind of grace period in case I like, in case I realize you know a \$1,000 charge. I think it's fine. I mean it's a good deal but I just wanna make sure that according to what you said, I have a 48-hour window to, you know, reassess...   |
| Scotty | Yes. I believe that American Express is the only company that does do that.   |
| Escano | Okay.   |
| Scotty | However, for the Visa and Mastercard and Discover it would be different terms and conditions. That is correct.  |
| Escano | Okay. That's fine.  |
| Scotty | Okay. Now Ruben since we are the host resort, you will receive a complimentary vacation package when you arrive here in Cancun.   |

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|        | <p>Now please understand that these vacations are not intended for group travel or anyone currently working in the travel industry. So you will have 18 months from today's date to choose your Cancun vacation with an additional 12 months for your bonus destination. Now there are no blackout dates sir as long as you can provide us with at least a 45-day advance notice and if you are planning on traveling in either the months of March or December, please give us at least 60-day advanced notice as that is our high season here in Cancun.</p>  |
| Escano | Okay.   |
| Scotty | <p>And you will be responsible for providing your airline tickets and the one-time reservation fee of 79 US dollars, not to be paid until you book your travel dates and you are eligible for this promotion today at a total price of 999 US dollars in exchange for 90-minutes of your time previewing the host resorts.</p> <p>Okay Ruben, those are the terms and conditions. Now I just need to quickly go over the information. Make sure I have everything correct here.</p> <p>You will be receiving a welcome aboard call from customer service and the best number we have is 201 [REDACTED] 8938. Is that correct?</p> |
| Escano | Yeah.   |
| Scotty | Okay. And I have you in the state of New Jersey. Was your zip code [REDACTED]? Is that correct?   |
| Escano | [REDACTED]. Yes.  |
| Scotty | Perfect. And finally, can I just have you verify the spelling of your email address. It's very important we have this correct so you can receive an email confirmation.   |
| Escano | Okay. So that's um, [REDACTED]@gmail.com. So it's [REDACTED].   |
| Scotty | <p>Okay. It's all connected. [REDACTED]@gmail.com. Perfect.</p> <p>Now, due to the promotional nature of this vacation package today's charge is non-refundable. However, it is fully transferrable</p>   |

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|        | to any qualified adult which means you can give it away as a great gift or you can sell it if you so choose. Now Ruben, as I conclude this process, do you agree to these terms and conditions?  |
| Escano | Yeah.  |
| Scotty | Excellent. Now Ruben, as I'm waiting on the bank's response sir, do you have a piece of paper and a pen handy?   |
| Escano | Yeah.  |
| Scotty | Okay. First number I would like to give you. This is going to be the customer service number. That number is 1800 961 8354.  |
| Escano | Okay.  |
| Scotty | Now the next number I would like to give you. This is the reservation department number. That is 1866 760 1843.<br><br>Now these numbers are available Monday through Friday from 9.00 a.m. until 7.00 p.m. Central Standard Time.   |
| Escano | Okay.  |
| Scotty | And on Saturdays from 10.00 a.m. until 2.00 p.m. Central Standard Time.  |
| Escano | Okay.  |
| Scotty | Okay. And Ruben congratulation, sir. You have been approved for the charge. I do have two very important numbers for you. Do you still have your piece of paper and pen handy?   |
| Escano | Yeah.  |
| Scotty | Okay. First number I'm going to provide you with. This is going to be your approval code for the transaction. And your approval code is [REDACTED]. So once again Ruben, it's [REDACTED]. Okay.<br><br>Now the next number I'm going to give you. This is going to be your booking number. It's very important for you to have this at hand whenever you call customer service. And your booking number is [REDACTED]. So once again Ruben, it's [REDACTED]. |

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| Escano | Okay.  |
| Scotty | So, in this case sir, Ruben, be expecting your confirmation letter and your welcome code within 24-48 business hours. If you do not receive it within that timeframe, first check your spam mail. If it's not there, call customer service so we can resend it and also so you can recognize the charge on your next billing statement, it will appear as MXRRU, which is Mexican Riviera Resorts Unlimited. And so you won't be alarmed Ruben, it will appear as Mexican pesos, once again, it's 18,451.53 pesos. And that's equivalent to the 999, okay. |
| Escano | You said Mexican Riviera -- what was the name?   |
| Scotty | MXRRU, which is Mexican Riviera Resorts Unlimited. Right.  |
| Escano | Ah okay.   |
| Scotty | Okay so Ruben, in this case here with that being said, it seems that we're all set. You have yourself a great day. Welcome to the family and we look forward to seeing you here in Cancun, okay sir?   |
| Escano | Okay thanks. Have a good one.  |
| Scotty | Okay. You have a good one sir. Bye bye.  |

## **April 16, 2018 Call Transcript**

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| Prerecorded Message | Thank you for choosing Marriott Hotels! We would like to inform you that your confirmation number was drawn and you are entitled to receive a complimentary stay! For further details, press "0" now. If you don't wish to receive any ad...[hold music]  |
| Tom                 | Good afternoon, my name is Tom. Who do I have the pleasure of speaking with?  |
| Escano              | Hi, Tom. Anthony.   |
| Tom                 | Hello, Anthony, how are you today?  |
| Escano              | Good, and you?  |
| Tom                 | Okay. Thank you very much for asking. [unintelligible] phone area code 201?   |
| Escano              | Yeah. Why do you ask?   |
| Tom                 | Okay, great. Well, what happening today, um, I see that we have a couple vacation packages left on this area code. Please understand that this is a limited-time offer. It's a promotion for today, I would like to give you the details on this vacation package. Would you like to get the details? |
| Escano              | Uh, uh, yeah. Details.  |
| Tom                 | Okay. Once again, my name is Tom, and we...   |
| Escano              | Where are you calling from?   |
| Tom                 | What's the question about?  |
| Escano              | Where are you calling from?   |
| Tom                 | From a call center, sir. That's why you hear a lot of background.   |
| Escano              | But where?  |
| Tom                 | This is located in Cancun, Mexico, sir.   |
| Escano              | Oh.   |
| Tom                 | In a resort called Blue Bay Grand Esmeralda.  |
| Escano              | Wait, what's it called?   |
| Tom                 | It is actually - Blue Bay Grand Esmeralda. It's one of the resorts that we have to offer.   |
| Escano              | Myrtle Bay?   |
| Tom                 | Blue. Blue. Blue, as the color. Blue Bay.   |
| Escano              | Yeah.   |
| Tom                 | Grand Esmeralda. Like emerald, but in Spanish.  |
| Escano              | Blue Bay Grand Miralda. Do you....  |
| Tom                 | Esmeralda, yes.   |
| Escano              | Is that the only hotel you represent?   |
| Tom                 | No. We represent many hotels. For example, we have different locations -  |
| Escano              | Do you represent....  |
| Tom                 | - here in Cancun.   |
| Escano              | Do you represent one like Riviera?  |
| Tom                 | Yes. Riviera Maya, that's where we are located right here.  |
| Escano              | What's the name of your company?  |
| Tom                 | ...Resort Discovery.  |



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| Escano | Resort Discovery. Do you guys also go -- do you guys also go by Sunset World?  |
| Tom    | I'm sorry?   |
| Escano | Do you guys also go by Sunset World?   |
| Tom    | Sunset? No. No, we don't have Sunset. We have some [unintelligible], um, resorts, I don't know -- have you ever been in the -- in the Riviera Maya resorts?  |
| Escano | No.  |
| Tom    | No?  |
| Escano | No.  |
| Tom    | Well, I can give you a couple names of the places, uh, where we have the destinations [unintelligible].  |
| Escano | Yeah, sure, if you can just list...  |
| Tom    | [unintelligible]   |
| Escano | ...what -- what hotels are they.   |
| Tom    | Give me one minute. Give me one minute. [unintelligible] all-inclusive ones. Okay, give me one minute so I can tell you exactly, and also, if you have an issue, I can go over the whole details of this vacation package, and then... |
| Escano | Oh, no, I just want to know the names.   |
|        | [Line disconnects]   |

**April 23, 2018 Call Transcript**

2018\_04\_23\_13\_04\_02\_+12015281389\_[0].m4a

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|---------------------|---|
| Prerecorded Message | Thank you for choosing Marriott hotels! We would like to inform you that your confirmation number was drawn and you are entitled to receive a complimentary stay! For further details, press "0" now. If you don't wish to receive any additional offers...   |
| Artificial Voice    | Hi, this is Ashley. Recently you or a family member participated in a promotional event in which you were offered a 70% discount towards an all-inclusive vacation getaway to a five-star resort. Well, you have been selected for our offer. Congratulations. Is your household income at least \$50,000 a year? |
| Escano              | Yes.  |
| Artificial Voice    | Hello? Again, is your household income at least \$50,000 a year?  |
| Escano              | Yes.  |
| Ashley              | Great. It looks like you qualify, so congratulations. Now I'm going to place you on a brief hold to connect you with one of our resort specialists, so please stay on the line for a moment while I connect you, okay?  |
| Escano              | Okay.   |
| Miguel              | Hi my name is Miguel with Cancun Special Promotions. Who do I have the pleasure of speaking with?   |

**May 1, 2018 Call Transcript**

2018\_05\_01\_17\_56\_01\_+12015268696\_[0].m4a

[NOTE: audio blown out for most of recording, difficult to understand]

|                     |  |
|---------------------|--|
| Prerecorded Message | Thank you for choosing [unintelligible] hotels! We would like to inform you that your confirmation number was drawn and you are entitled to receive a complimentary stay! For further details, press "0" now. If you don't wish to receive any additional... |
| Kylie               | Hi hello, good afternoon. My name is Kylie on behalf of [unintelligible] Mexico. Who do I have the pleasure of speaking with?  |
| Escano              | Hi.  |
| Kylie               | [unintelligible] how are you doing today?  |
| Escano              | Good.  |
| Kylie               | [unintelligible] vacation package [unintelligible]. Please understand that I can only hold until the end of the phone call [unintelligible] today. [unintelligible] provide you with the details, okay?  |
| Escano              | Yeah, sure. Um, this is Marriott? Where are you calling from? [unintelligible] called, like last week, so I just want to make sure that these – that you guys are the same folks.  |
| Kylie               | [unintelligible]. Um, we're calling on behalf of Vacation Station Mexico. We're affiliated with the Marriott and other [unintelligible] resorts, Wyndham, and Hyatt [unintelligible].  |
| Escano              | Oh, so you're calling from Mexico?   |
| Kylie               | No, I'm calling on behalf of Station... Vacation Station Mexico.   |
| Escano              | Oh, but are you in Mexico?   |
| Kylie               | [unintelligible] sir, I'm here at the resort.  |
| Escano              | Can you put me on a "do not call" list?  |

**May 3, 2018 Call Transcript**

2018\_05\_03\_14\_08\_02\_+12015258022\_[0].m4a

[NOTE: audio blown out for most of recording, difficult to understand]

|                     |   |
|---------------------|---|
| Prerecorded Message | Thank you for choosing [inaudible] hotels! We would like to inform you that your confirmation number was drawn and you are entitled to receive a complimentary stay! For further details, press "0" now. If you don't wish to receive...                            |
|                     | [three minutes of hold music]   |
| Anthony             | Hi, good afternoon. My name is Anthony on behalf of Traffic Star Vacations. Who do I have the pleasure of speaking with?  |
| Escano              | Hi I'm, I'm trying to figure out... I was talking to some of you, someone else like last week and we went over some different plans, but the thing is, I think I was another, another... got a call from someone else too. Are you guys based in Mexico or Florida? |
| Anthony             | No, we are in Mexico.   |
| Escano              | Oh, okay.   |
| Anthony             | [unintelligible]  |
| Escano              | Oh, okay. Can you put me on a do not call list?   |
| Anthony             | Certainly. And that is 201 527 8938, correct?   |
| Escano              | That's it.  |
| Anthony             | Okay, we're gonna go ahead and have that placed on the do not call list.  |
| Escano              | Okay.   |

**May 8, 2018 Call Transcript**



2018\_05\_08\_13\_07\_02\_+12015281795\_[0].m4a

|                     |  |
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| Prerecorded Message | This is an exclusive announcement from Hyatt Hotels! Your telephone number has been pre-selected to receive a complimentary stay in one of our five-star hotels! For further details, press "1" now.   |
| Artificial Voice    | Hi, this is Ashley. Recently you or a family member participated in a promotional event in which you were offered a 70% discount towards an all-inclusive vacation getaway to a five-star resort. Well, you have been selected for our offer. Congratulations. |
| Escano              | Oh cool.   |
| Artificial Voice    | Is your household income at least \$50,000 a year?   |
| Escano              | Yeah.  |
| Artificial Voice    | Great. It looks like you've qualified, so congratulations. So I'm going to place you on a brief hold to connect you with one of our resort specialists. So please stay on the line for a moment while I connect you, okay?                                     |
| Escano              | Okay.  |
| Randy               | Hi there. My name is Randy. I'm calling on behalf of Cancun Special Promotions. Who do I have the pleasure of speaking with?   |
| Escano              | Hi, this is Ruben.   |
| Randy               | Ruben?   |
| Escano              | Yeah.  |
| Randy               | How you doing today, Ruben?  |
| Escano              | Okay.  |
| Randy               | That's excellent to hear. Now, Ruben, before we begin, you are between the ages of 28 and 65, correct?   |
| Escano              | Yeah.  |
| Randy               | Alright, and to check into your resort accommodations, you do have a valid credit card, I assume?  |
| Escano              | Yeah.  |

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| Randy  | Okay, perfect. Again, my name is Randy. We are one of the fastest growing resort owners and developers in Mexico. And the idea behind the promotion today is to help bring you to Cancun and let you enjoy a fabulous, all-inclusive vacation and to treat you like royalty for a week. All we ask in return is for you to take a tour of our resorts and all the amenities that we have to offer. Okay? |
| Escano | What's the... are you guys with Hyatt?   |
| Randy  | We actually work with various travel partners. Most likely that was how you were qualified for this promotion. But today we're marketing to people today through a referral-based program. So that's how that went down.   |
| Escano | Oh, but you're partnered with Hyatt.   |
| Randy  | I'm sorry?   |
| Escano | Oh, but you're partnered with Hyatt?   |
| Randy  | We're working with various travel partners.  |
| Escano | Oh, and Hyatt's one of them?   |
| Randy  | Can... I'm sorry, can you pull your mouth away from the phone just a tiny bit? It's making you sound jumbly.   |
| Escano | Does that sound better?  |
| Randy  | Yeah, that's a little bit better, it's just your echoey and a little jumbly, I apologize. Plus, it's loud here on this side, so it makes it a little bit....   |
| Escano | How about is this better?  |
| Randy  | Yes, that's perfect. Great, thank you.   |
| Escano | So, you're working with Hyatt on this one?   |
| Randy  | Like I said, it's various travel partners. I just... I'm... you're my first call today. I just know that we're marking today to people through our referral-based program. So, I don't know if you've stayed somewhere where somebody refused - referred you. You know what I mean?  |
| Escano | Yeah probably. What's the... are you guys in Florida or Mexico?  |
| Randy  | I'm actually based in the call center in Orlando. Yep.   |

|        |  |
|--------|--|
| Escano | What's the name of your company?   |
| Randy  | Now due to the tremendous... Cancun Special Promotions. Now due to the...  |
| Escano | Now is that the... Is that the official name? 'Cause... Cancun Special Promotions. I was talking to someone from, I think, Sunset? Sunset World? Do you guys also go by that? I was talking to them like a couple of days ago.   |
| Randy  | Oh, you spoke with somebody a couple of days ago about this promotion?   |
| Escano | I don't know, I think so. I wasn't sure of the exact one. But it said Sunset. Does that ring a bell, are you guys Sunset World?  |
| Randy  | I actually, like I said, you're my fifth call today, so let me go ahead and wrap up the details. Okay?   |
| Escano | It, it doesn't, like... if you've got a good deal, I'll go with you guys, but I just wanted to make sure if it's, if it's the same people then that makes it easy for me. But if not, like I don't really care, it doesn't mean...   |
| Randy  | Like I said, you're my fifth...  |
| Escano | Is it Sunset World? Or do you only go with... what's...  |
| Randy  | Okay, you're my fifth person on the phone today. I got off the training floor at 9:30 this morning. So I've only talked to five people. I'm brand new. That's a great question. I'm gonna make a note of that so I can get that answered for you, but let me go ahead and wrap up these details, okay? |
| Escano | Oh okay. And what's your... What's the mailing address for you guys?   |
| Randy  | Excuse me?   |
| Escano | Like a mailing address?  |
| Randy  | Listen, like I told you, I'm brand new, so I can either give you these details or I can go ahead and happily pass your package. Which would you prefer?  |
| Escano | No, I mean like when you like the, the headquarters there so I can find out what the exact company is, like what's the address there?  |

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| Randy  | Sir, I'm gonna... like I said, I'm brand new so I can either give you the details of this promotion or I can happily pass your package, which would you prefer? |
| Escano | Well, no, but you don't, you don't... you're telling me. You don't know what the address is there?  |
| Randy  | I thank you for your time. You have a great day.  |

**Second May 14, 2018 (7:41 pm) Call Transcript**

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|                     |   |
|---------------------|---|
| Prerecorded Message | ...your telephone number has been pre-selected to receive a complimentary stay in one of our five-star hotels! For further details, press "1" now. To be placed on the "do not call" list, press 2 now. |
| Woman 2             | Hi, in order to receive your promotion, are you over 28?  |
| Escano              | Yeah.   |
| Woman 2             | Okay, please hold [unintelligible].   |
| Joseph              | Hi my name is Joseph. Who do I have the pleasure of speaking with?  |
| Escano              | Hi, where are you calling from?   |

## **May 1, 2019 Call Transcript**

Unknown contact (phone) 2019-05-01 12-00-44

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| Prerecorded Message | --hotel! We would like to inform you that your telephone number was qualified by our booking system to receive an all-inclusive complimentary stay! For further details, press "0" now. To be placed on the "do not call" list, press "2" now. |
|                     | [Key tone, hold music.]  |
| Mike                | Hi good afternoon, my name is Mike. Who do I have the pleasure of speaking with?   |



**June 4, 2019 Call Transcript**

Unknown\_2019\_06\_04\_11\_26\_05\_[0].mp3

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|------------------------|---|
| Prerecorded Message    | Congratulations! You've been selected by booking.com to receive a \$999 credit towards your next vacation! Press "1" now to learn how to redeem. Press "2" now to be placed on the do not call list.  |
| Prerecorded Message #2 | <p>Your call is very important to us. Please stay on the line and you'll be transferred to the next available agent.</p> <p>[hold music]</p> <p>Your call is very important to us. Please stay on the line and you'll be transferred to the next available agent.</p> |
| Artificial Voice       | Congratulations, you've qualified for a promotional giveaway offering, a 70% discount towards an all-inclusive Cancun vacation. In order to receive it, you must meet two requirements. Are you at least 27 years old?  |
| Escano                 | Uh, yeah. Hello? Hello? Yes. Yes.   |
| Artificial Voice       | Are you at least 27 years old?  |
| Escano                 | Yes.  |
| Artificial Voice       | Is your household income at least \$50,000 a year?  |
| Escano                 | At least 50,000?  |
| Artificial Voice       | Are you at least 27 years old?  |
| Escano                 | Yeah, I said that.  |
| Artificial Voice       | Is your household income at least \$50,000 a year?  |
| Escano                 | Yes.  |
| Artificial Voice       | Great. Please hold while I connect you to a resort specialist. Hold on just a bit, please.  |
| Savannah               | Hi, my name is Savannah with Oasis vacations. I will be your travel specialist today. Who do I have the pleasure of speaking with?  |

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| Escano   | Hey, this is Jonathan.  |
| Savannah | And how are you doing today, sir?   |
| Escano   | Good, you?  |
| Savannah | I'm doing great. Thank you for asking, Jonathan. Before we begin, you are between the ages of 28 and 65, is that correct?   |
| Escano   | Yeah.   |
| Savannah | And to check into your resort accommodations, you do have a valid credit card, I assume?  |
| Escano   | Yeah. Where's the resort?   |
| Savannah | I'm sorry, where is our resort?   |
| Escano   | Yeah.   |
| Savannah | Okay. Well, give me a moment of your time so I can give you all the details of this promotion and I'm gonna address all your questions and your concerns. Fair enough?  |
| Escano   | I just don't wanna waste time. Like, where's the resort?  |
| Savannah | No, sir, you're not... You're not going to waste my time. My job is to give you all the details. Give me a moment of your time so that I can give you all the details about the promotion, and at the end of this call, you can make an educated decision if this is something that you would like to take advantage of, fair enough?   |
| Escano   | Okay.   |
| Savannah | Okay. So again, Jonathan, my name is Savannah, and we are one of the fastest growing resort owners and developers in Mexico. The idea behind the promotion today is to help bring you to Cancun and let you enjoy a fabulous, all-inclusive vacation and treat you like royalty for a week. All we ask in return is for you to take a tour of our resort and all the amenities that we have to offer, okay? |
| Escano   | Okay.   |
| Savannah | Due to the tremendous response and a limited availability for this promotion, we do only allow one call per household, which means once I go over all the details with you and I have answered all of your questions, at the end of this call, you will definitely need to let me know if this is something that you would like to take advantage of. Now, keep   |

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|          | in mind that you will have a full two and a half years to travel, so don't concern yourself with the travel dates or who you will be bringing with you. Fair enough?  |
| Escano   | Say that again?   |
| Savannah | Okay, perfect. So, Jonathan, your vacation begins in sunny Cancun, Mexico, at one of our beautiful all-inclusive resorts for five days and four nights. You and your guests start off by getting picked up at the airport in Cancun and greeted with a welcome [unintelligible], when you arrive at your resort. Since this is all inclusive, you receive a VIP wristband upon check in, allowing you to put your wallet away as everything is included, from breakfast, lunch, dinner and snacks, to unlimited beer, wine, alcoholic and non-alcoholic beverages. Tips and taxes are included as well. Now, there are all sorts of amenities to enjoy, like a gourmet restaurant, four swimming pools with....<br><br>[break in recording from 6:20 to 6:50] |
| Escano   | Just myself.  |
| Savannah | [audio missing]   |
| Escano   | I don't know. Maybe the beach?  |
| Savannah | I'm sorry, sir?   |
| Escano   | The beach.  |
| Savannah | Okay. Just hang out on the beach.   |
| Escano   | Uh yeah, the beach.   |
| Savannah | [audio missing]   |
| Escano   | No.   |
| Savannah | [audio missing]   |
| Escano   | Not often.  |
| Savannah | [break in recording from 7:18 to 8:33]  |
| Escano   | Possibly.   |
| Savannah | Okay. As a thank you for registering with us today, you will receive a [break in recording from 8:42 to 8:59]   |

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| Escano   | Sounds like it.   |
| Savannah | I'm sorry, you're... I'm sorry, sir, I couldn't hear you. |
| Escano   | Sounds, uh. Sounds like it.                               |
| Savannah | That sounds great?  |
| Escano   | Yeah.   |
| Savannah | Okay. [break in recording from 9:12 to 9:35]              |
| Escano   | Yeah.   |
| Savannah | [audio missing]   |
| Escano   | I'm ready.  |
| Savannah | [audio missing]   |
| Escano   | Okay.   |
| Savannah | Jonathan, I'm gonna pass your package. Have a good day.   |

## **September 10, 2019 Call Transcript**

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|---------------------|--|
| Escano              | Hello?   |
| Prerecorded Message | Thank you for choosing Hilton Hotels! We would like to inform you that your booking number was chosen for a complimentary stay! For further details, press "1" now. To be placed on the "do not call" list, press...   |
| Alicia              | Good afternoon. This is Alicia. I am calling on behalf of Vacation Resorts. Who do I have the pleasure of speaking with?   |
| Escano              | Hi, Jonathan.  |
| Alicia              | Hi, how are you doing?   |
| Escano              | Good. How are you?   |
| Alicia              | I am doing great. Thank you very much for asking. I am showing in my system that we do have a couple of vacation packages [unintelligible]. Please understand that I can only hold this until the end of this phone call since this is a promotional price. Grab a pen and paper and we'll give you all the details. Once again, my name is Alicia, and the idea behind the promotion today is to help bring you to Mexico to enjoy a fabulous, all-inclusive vacation. We [unintelligible] services. You will travel with us again in the future, and most importantly you will tell all of your friends and family members of what a great time you had with us. |
| Escano              | Is this the Cancun?  |
| Alicia              | Correct, in Cancun. You will be having four different resorts available to your choice. Let me just give you all the details of the promotion.   |
| Escano              | Is this the... is this the call... Are you guys calling from, from Cancun?   |
| Alicia              | Correct, we're based out in Cancun, Mexico.  |
| Escano              | Oh, can you put me on your do not call list? I'm not interested.   |
| Alicia              | Sure.  |